

# Housing Crisis Demands Government Action

IN a recent issue we drew the attention of our readers to the serious situation in many of our large towns and cities regarding the lack of proper housing accommodation. In the interval the matter has been taken up by the Canadian Manufacturers' Association, who have had an interview with Premier Hearst, with the result that a Housing Branch of the Ontario Resources Committee has been formed. The necessity for action is also very distinctly set out in the report which the executive committee of the C. M. A. presented at their annual convention. This report points out that huge sums have been spent in establishing war industries employing thousands of workers, but that no corresponding policy has been determined regarding the housing of the workers. In view of the fact that the workman's efficiency largely governs his output, and that he cannot be efficient unless his hours of recreation and recuperation are spent under favorable conditions, it would appear that the government has not gone quite far enough to secure the best results in quantity and quality of product. We quote from the report:

## Industrial Housing.

The working-class housing conditions in the industrial sections of Canadian cities were far from satisfactory before the war, but in the last three years they have been growing steadily worse. When our soldiers return in large numbers this condition will be further complicated. Private enterprise, for obvious reasons, has ceased to operate in building houses to any large extent. Want of an adequate supply of new houses drives a growing population more and more into available dwellings which are unsuitable for habitation, causes overcrowding, and greatly increases the contribution which the worker has to pay for shelter.

If the population of the country were to continue to spread evenly, and if the migration from the country to the city were to cease, the failure of private enterprise might not be a serious matter, for some time at least. But as we create new industries, and cause the expansion of some old industries for war purposes in certain restricted areas, and attract large quantities of labor to these areas, we develop a serious condition of drift of population which creates serious housing problems. We may have as many houses as before, but not in the right places where the drift has gone.

Government factories have been erected in Canada, and no provision made to house the workers, and large war orders have resulted in private corporations greatly increasing the population of certain districts, but making no attempt to shelter that population in decent homes. Bad sanitary conditions and overcrowding have grown up as a result.

The British Government, through the Imperial Munitions Board, has erected and financed munition plants to an extent of over \$14,000,000 in Canada, employing 6,200 workers. This is in addition to the munition work being done by the Canadian Government and by private corporations. The Prime Minister is reported as saying that the above Board has spent \$64,500,000 in shipbuilding and that the Canadian Government has appropriated \$25,000,000 for the same purpose. In some centres overcrowding and over-

renting has been caused by other forms of war activity carried on by Government agencies.

No housing policy has been determined in connection with any of the above enterprises. While the Imperial Munitions Board is representative of the British Ministry of Munitions, it has apparently no power to do in Canada what the Ministry regard it as essential to do in Britain to secure efficiency in production. The housing and social welfare branches of the Ministry are huge organizations, and are looked upon as important parts of the machinery of war; but above all they are being used to lay the foundations for industrial reconstruction after the war. Are we in Canada going to suffer material loss as a result of neglect of this aspect of war industry, or are the British people wasting their money and time?

These are matters for the Government of Canada to consider. In Great Britain it has long been recognized that the government of a country has a distinct responsibility in regard to the housing conditions of the people, apart from those engaged in war industries. Before the war many millions of Government money were invested in housing schemes, promoted either by municipalities or by public utility societies. These schemes were carried out to meet needs no greater than those which have had to be met in Canada.

Whatever answer may be made to the above question regarding what should be the Government housing policy in Canada, it cannot be met by the answer that conditions are materially different from those in Great Britain. The war has produced a similarity of problems and conditions, although from experience in dealing with housing problems in the past, the matter is approached from a different point of view in Britain than on this continent. In the United States and Canada, the tendency has been to leave these matters to private enterprise—with fairly satisfactory results outside of the crowded parts of big cities.

But the war, and Britain's example, have brought about a complete change of policy on the part of the United States Government.

The work of Britain in this matter, considering its proximity to the battlefields of France and its reliance on naval protection for its food supplies and its very existence, has been truly remarkable. We have heard little of it in Canada, but it is widely known and appreciated in the United States.

Comparatively early in the war it was realized in Great Britain that the war had to be fought by the civil forces at home as well as by the men standing in the trenches, and that a necessary part of the equipment of the civil forces would be good housing accommodation. The necessities of war and of strengthening the national structure so as to enable it to withstand the consequences of war have created a new outlook on such social questions as housing and town planning.

In answer to a deputation representing the Toronto Branch and other interests which interviewed Premier Sir William Hearst at Toronto on 28th ult., he suggested forming a Housing Branch of the Ontario Resources Committee, so that in Ontario at least definite action seems assured.

Ontario housing program announced

#### PROVINCIAL LOANS TO MUNICIPALITIES FOR HOUSING PURPOSES

Plans are now being worked out by the Ontario Government and the Provincial Housing Committee to give immediate financial assistance to municipalities desirous of at once taking part of the \$2,000,000 loan.

Since the announcement of this loan at 5 per cent the Government and the Housing Committee have been swamped with applications of private firms and individuals for a portion of the loan to assist in building homes.

Premier Hearst has announced that it will be impossible for the Government to make loans direct to private corporations or individuals. The Government will only make the loans to the municipalities, and the local councils can enter into negotiations with the individuals who wish loans.

The Government's announcement has brought many requests from municipalities for further information. These have been followed by statements from a large number of municipalities that they wish to secure part of the loan at once. Most of the applicants are the smaller industrial towns and cities in the Province. However, the plans which are at present being worked out will, it is hoped, permit of the money being advanced at once to these municipalities who are anxious to take steps in their towns to alleviate the house shortage.



## Circular Re Provincial Housing Proposition

The Dominion Government has agreed to make a loan to the Ontario Government for the above purpose.

The Province will, in turn, loan to Municipalities upon the following terms:

Municipalities and Companies incorporated under the Housing Accommodation Act (R. S. O., chapter 220), may acquire lands and construct houses for returned soldiers, and also for working men and women and those of small means. The Act mentioned will be amended to include all Municipalities.

The type of house to be constructed shall not exceed \$2,500 in cost for the construction of each house. The maximum cost of each house, together with the cost of the land and interest during construction, is not to exceed \$3,000.

The building scheme of each Municipality, including the laying out of the land and the plotting of the buildings thereon, the plans of the houses, the form of construction, and the location of the land to be developed, shall be approved by the Director of the Bureau of Municipal Affairs, or such other person or body as may be designated for that purpose.

The loan will be for a period not exceeding twenty years at 5 per cent.

Municipalities are not to make loans to individuals, firms or Companies, except Companies incorporated as before mentioned, and to persons who own their own land and desire to erect houses thereon for their own occupation, and to farmers for the erection of houses for their employees.

If a Municipality itself acquires land and constructs houses it will be loaned the full amount required therefor.

The loan to be made to a Housing Company shall not exceed 85 per cent. of the value of the land and buildings.

A loan may be made to a farmer, and to a person who owns his own land, and erect a house thereon for his own occupation, to the full value of the building. Also to a person for the erection of a house on land owned by the Municipality, provided he contributes in cash the value of the lot or 10 per cent. of the whole cost.

The loan will be made by the Province to the Municipalities on progress estimates as required.

It is suggested that all houses be sold on the monthly repayment plan. The period of repayment must not exceed twenty years and the rate of interest five per cent.

The monthly repayment for twenty years to cover interest and repayment of principal will be about \$20.00 per month for a \$3,000 house. Interest will be charged on arrears.

The whole or any part of the principal may be repaid at any time during the twenty years.

Municipalities and Housing Companies must enter into Agreements for sale of such houses, and give deeds for same when the payments are completed.

Such agreements for sale may be cancelled on default for three months, but a person can sell his interest in the property at any time before default.

A person taking a house must covenant to repair, and to pay taxes and insurance.

Municipalities are to repay the Province monthly at the same rate as the above monthly repayments.

These repayments to begin one month after the houses are completed.

Housing Companies are to repay a Municipality in the same way, and to give the Municipality a mortgage upon all the land and houses for which the loan was secured.

Interest to be charged on arrears in both cases.

Any Municipality may come under the provisions of the proposed legislation after it is enacted, upon a By-law being passed by the Council.

The Council must then appoint a Commission for the purposes of the Act, composed of three members, of whom the Mayor shall be one, and the other two nominated by the Council, not members of the Council, and elected for two years, one retiring each year.

It is expected that the Ontario Housing Committee will report early next year, recommending various types of houses, and provide plans and specifications for same. Also as to the laying out of the land and the plotting of the buildings thereon.

Copies of such plans, specifications, etc., may then be obtained on application.

Any Municipality, on request, will be given free expert assistance to enable it to adopt the best location and method of laying out the land, the plotting of the buildings thereon, and the design and construction of the houses, etc.

For further information, apply to

J. A. ELLIS,

Parliament Buildings, Toronto, Ont.

## NEW HOUSING ACT IN ONTARIO

ACCORDING to official reports, 1,184 houses were built in Ontario in 1919 under the terms of the Federal loan and the Ontario Housing Act of 1919 at an average loan per house of \$3,106.40, or a total of over \$3,500,000. The amount appropriated to municipalities by provincial orders in council was over \$10,500,000. It was also estimated that to meet all requirements of the various municipalities for 1920 about \$8,000,000 extra would be required. The province's share of the Federal loan is \$8,753,291.93, leaving about \$10,000,000 to be provided from other sources. Of this amount the province of Ontario has agreed in an informal way to provide two million dollars.

To provide for the housing needs unmet by loans already arranged, or when Ontario's share of the Federal loan is exhausted, the province has enacted this session the "Municipal Housing Act, 1920." Amendments to the Ontario Housing Act of 1919 provide that its provisions shall apply only to such municipalities as were already operating under the 1919 Act before the Municipal Housing Act, 1920, was passed.

The latter Act is very similar to the Ontario Housing Act of 1919, except that instead of enjoying the Federal Loan at 5%, debentures issued by the municipalities, and guaranteed by the province, will probably mean money at 6% to the owner building a house. Also, while the maximum costs of house and land for solid construction, under the 1919 Act is \$4,500, under the Municipal Housing Act of 1920 it is \$5,100. The maximum cost for the purpose of loans on frame and veneer houses will be practically the same as prescribed under the terms, as amended, of the Federal project.

A commission appointed under the 1919 Act may be appointed, by by-law, a commission under the Municipal Housing Act. The Ontario Director of Housing considers that about 50 per cent of the commissions operating under the 1919 Act will also operate under the Municipal Housing Act, and that probably some 3,000 houses will be built this year under the two Acts. It is stated that but for the high cost of construction, probably 10,000 houses would have been built in Ontario under the Act.

### PROVINCIAL HOUSING IN ONTARIO

THE work of the Ontario Housing Commission during the year of its operation under the Act of 1919 should be sufficient proof, to those still hesitating as to the wisdom and practicability of a housing project, that the towns and cities of Canada are ready to respond to a progressive and vigorous policy to assist the thousands of bewildered and distressed homeseekers.

During the year 99 municipalities in Ontario passed bylaws under the provisions of the Act and appointed Housing Commissions, including 19 cities, 49 towns, 17 villages and 14 townships. Houses have been built in 68 municipalities, and in the remainder programmes have been prepared with a view to building activity during the present season.

In addition to the municipal housing commissions, private companies have also been incorporated under the Act, at Hawkesbury, Hamilton, Fergus, Iroquois Falls, Listowel, Kitchener and Waterloo, and some of these have already commenced operations.

The appropriation to the municipalities of Ontario during 1919 was \$10,629,000. Of this amount \$5,125,000 was appropriated to 17 cities; \$3,649,000 to 39 towns; \$735,000 to 17 villages and \$1,120,000

to 11 townships. It is estimated that \$8,000,000 more would have been required under the Act of 1919 if all the demands were satisfied.

The houses built number 1,184 and the average loan per house was \$3,106.40, which, with the cost of building estimated as 125 per cent higher than before the war, must be considered satisfactory. Frame buildings number 448, solid brick 460 and brick-veneer 276, 1,060 being detached houses and 124 semi-detached. The houses have been planned so as to secure the maximum accommodation at a minimum of expense. There has been active discouragement of small and narrow lots, and, with the exception of Toronto, the price of building lots has been reasonable. Outside of Toronto and the Windsor district the average frontage of lots has been 40 feet with a depth of 100 feet. The average cost per lot has worked out at \$377.85, which is approximately \$10 per foot frontage.

The price of building lots, as revealed by the transactions of the various local commissions, is interesting and is indicated as follows:—Sudbury, \$600; Ottawa, 493.90; New Toronto, \$466.02; Welland, \$356.25; Hawkesbury, \$300; Brantford, \$300; Acton, \$285.71; London, \$261.11; Guelph, \$257.27; Galt, \$250; St. Catharines, \$211.14; Milverton, \$175; Oshawa, \$162.25; and Elmira, \$160.

It is worthy of note that the occupants of the new houses are finding that the monthly payments for principal and interest, including taxes and insurance, are less than the rentals for similar houses in the same municipalities.

In all cases where practicable prospective owners have been encouraged to work on their own house, this with a view to keeping down the amount of the loan required and to encourage craftsmanship and wholesome exercise of the creative instinct. It has also been proved, contrary to the accepted theory, that bungalows, consisting of cellar and all living and sleeping rooms on the ground floor, can be erected at less cost than houses of two storeys. This is attributed to the saving in the cost of labour by a reduced need of hoisting material.

The Chief Architect, Mr. James Govan, considers that the project has proved that houses three rooms deep are not necessary or desirable except on unusually wide lots or in very special cases on very narrow lots, and he does not think that the verandah placed across the front of the house justifies itself in a climate where it can only be used for a few months of the year and where its effect is to shut out the sunlight throughout the entire year. Mr. Govan also points out that where local commissions can secure large blocks of land and build houses in quantities opportunities for town planning present themselves that should not be neglected.

## CONSERVATION AND DEVELOPMENT

**H**AS the rural policy in Canada in the past had conservation and development of life as its final aim?

The land question, and all questions of conservation of natural resources, are fundamental questions, because they have to do with life. The final aim of all effort, whether individual or social, is life itself, its preservation and increase in quantity or quality or both.

Conservation means economy and development at the same time. To conserve the forests means to prevent waste—for without that prevention there cannot be economy—and, simultaneously, to develop new growth. To conserve land resources means to prevent deterioration of the productive uses of the land that has already been equipped and



improved, and simultaneously to develop more intensive use of such land, as well as to open up and improve new lands. To conserve human resources means to increase the quantity and quality of human activity that can be applied to production; to lessen social evils and injury to health under established conditions—a matter of economy—and simultaneously to develop conditions in the future which will remove the causes of such evils, a matter of still greater economy. Hence to conserve human and natural resources means not only to prevent waste in what we have but also to plan and develop for future growth. Considered in that sense nearly every social problem in Canada is a problem of conservation.

Out of the total area of 2,386,985,600 acres of land in Canada, it is computed that 358,162,190 acres of land are capable of being used for productive purposes. The estimated population of the Dominion is approximately 9,000,000, or 2.1 persons to each square mile of territory. We have about one mile of railway to every 200 persons. Our natural resources may be said to be unlimited in extent, subject to proper conservation and development; and the main railways may be regarded as capable of meeting demands for many years to come. But, while there is practically an unlimited quantity of natural resources, and of railways to distribute them, we are limited in the economic use to which we can put them. Wealth is produced not from the existence of natural resources but from the conversion of these resources into some form for human use. Canada is seriously limited in actual resources by the extent to which it lacks sufficient population to apply the human activity necessary to adequately use and distribute its resources. Hence there is nothing so vital in the interests of production in Canada as to conserve and develop human life—not merely to conserve the physical qualities, but also to develop the intellectual qualities.—*Rural Planning and Development.*